

FIRST BANCTRUST CORPORATION

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 2971261	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$389	\$405	4.0%		
Loans	\$289	\$299	3.1%		
Construction & development	\$6	\$7	7.9%		
Closed-end 1-4 family residential	\$82	\$81	-1.2%		
Home equity	\$13	\$15	13.8%		
Credit card	\$0	\$0			
Other consumer	\$29	\$31	7.2%		
Commercial & Industrial	\$23	\$28	19.2%		
Commercial real estate	\$57	\$57	0.1%		
Unused commitments	\$25	\$31	23.8%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$43	\$43	-1.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$18	52.8%		
Cash & balances due	\$17	\$17	0.7%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$350	\$364	3.8%		
Deposits	\$288	\$302	4.7%		
Total other borrowings	\$59	\$59	0.0%		
FHLB advances	\$59	\$59	0.0%		
Equity					
Equity capital at quarter end	\$39	\$41	5.7%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.7%	9.8%	--		
Tier 1 risk based capital ratio	13.5%	13.8%	--		
Total risk based capital ratio	14.7%	15.1%	--		
Return on equity ¹	5.7%	6.4%	--		
Return on assets ¹	0.6%	0.7%	--		
Net interest margin ¹	3.8%	4.1%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	134.6%	66.6%	--		
Loss provision to net charge-offs (qtr)	201.3%	387.9%	--		
Net charge-offs to average loans and leases ¹	0.6%	0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	1.7%	5.6%	0.1%	0.1%	--
Home equity	0.2%	0.2%	0.2%	0.1%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.2%	0.1%	0.3%	0.2%	--
Commercial & Industrial	0.0%	0.9%	0.0%	0.0%	--
Commercial real estate	2.0%	1.8%	0.5%	0.0%	--
Total loans	1.0%	2.1%	0.1%	0.1%	--